

Fill in this information to identify the case:

4

Debtor 1	Matthew P Laychock
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Eastern
Case number	22-11579

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account:

7 7 7 9Date of payment change: 08/08/22
Must be at least 21 days after date of this noticeNew total payment: \$ 359.45
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____Current interest rate: 5.49 %New interest rate: 6.24 %Current principal and interest payment: \$ 346.08 New principal and interest payment: \$ 359.45**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Matthew P Laychock

First Name

Middle Name

Last Name

22-11579

Case number (if known)

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X Michele Green
Signature

Date 07 / 20 / 2022

Print: Michele Green
First Name Middle Name Last Name

Bankruptcy Administrator

Title

Company Santander Bank, N.A.

Address 450 Penn Street
Number Reading Street PA 19602
City State ZIP Code

Contact phone (484) 512-3567

Email DeftBkr@santander.us

STATEMENT OF ACCOUNT

MATTHEW LAYCHOCK
JILL T RODRIGUEZ
525 RYERS AVE
CHELTENHAM, PA 19012-2117

Account Number: XXXXXXXXXX
Statement Period From: 06/17/2022
Statement Period Through: 07/16/2022
Days in Statement Period 30
Current Balance 44,919.73
Credit Line Amount: 0.00
Available Credit 0.00

Minimum Payment: 9,359.87
Payment Due Date: 08/08/2022

IMPORTANT MESSAGES

Principal Due	\$169.36	Beginning Balance	\$44,729.64
INTEREST CHARGE Due	\$190.09	Advances	\$0.00
Past Due Amount	\$8,335.14	Payments Received	\$0.00
Late Charges Due	\$268.28	INTEREST CHARGE	190.09
Fees Due	\$397.00		
Total Minimum Payment Due	\$9,359.87	Ending Balance	\$44,919.73

RATE SUMMARY

Periodic Rate From	Periodic Rate Through	Annual Percentage Rate	Daily Periodic Rate	Balance subject to Interest Rate
06/17/2022	07/08/2022	5.4900	0.0001504110	40,645.65
07/09/2022	07/16/2022	6.2400	0.0001709589	40,645.65

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	06/17/2022	BEGINNING PRINCIPAL		40,645.65
	07/16/2022	ENDING PRINCIPAL		40,645.65
***** FEES *****				
		TOTAL FEES THIS PERIOD	0.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	190.09	
***** 2022 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	0.00	
		TOTAL INTEREST CHARGED	1,174.41	

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
XXXXXXXXXX	08/08/2022	9,359.87	

MATTHEW LAYCHOCK
JILL T RODRIGUEZ
525 RYERS AVE
CHELTENHAM, PA 19012-2117

Make Check Payable To:

SANTANDER BANK, N.A.
P.O. BOX 16255
READING, PA 19612-6255

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re: Matthew P Laychock

Debtor

Chapter #13
Case No. 22-11579
Honorable Ashely M Chan

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CERTIFICATE OF SERVICE

I, Michele Green of Santander Bank, N.A., do hereby certify that on July 20, 2022, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 20th day of July, 2022.

Michele Green
Michele Green
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(484) 512-3567
Email: DeftBkr@santander.us

VIA US MAIL

MATTHEW P LAYCHOCK
525 RYERS AVE
CHELTENHAM, PA 19012-2117

VIA ECF

SCOTT F WATERMAN
2901 SAINT LAWRENCE AVE STE 100
READING, PA 19606-2265

DAVID M OFFEN
DMO160WEST@GMAIL.COM